



ENTERED
11/01/2017

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE:	§	CASE NUMBER:
	§	
DAVID CORONA	§	17-33936-H4-13
	§	
(Debtor)	§	(Chapter 13)

**ORDER REQUIRING ROBERT BEAM, PAUL KIM AND REQUESTING KEVIN
MADDEN TO APPEAR AND OFFER TESTIMONY REGARDING
MR. TROY MOUTON, AMERICAN NEIGHBORHOOD HOME SOLUTIONS,
MR. DAVID CORONA, MS. YADIRA GONZALEZ,
AND BANKRUPTCY CASE NOS. 16-35469 AND 17-33936**

(This Order relates to docket nos. 29, 46 and 48)

Mr. David Corona and Ms. Yadira Gonzalez appeared before this Court on July 26, August 4, September 12 and 27, 2017. Mr. Corona and Ms. Gonzalez testified and provided documents regarding alleged credit repair, loan modifications, bankruptcy filings, and the role of Mr. Troy Mouton. Among other things, Mr. Corona and Ms. Gonzalez testified they paid money to Mr. Mouton to save the house located at 802 Sandford Lodge Drive, Houston Texas. They further testified Mouton had taken no action to save the home, and had filed several unauthorized bankruptcies for Corona. They believed Mr. Mouton was hired resolve credit problems and “fix” things with the mortgage company holding the note on the 802 Sandford Lodge Drive property.

Mr. Mouton did not initially appear in response to a Show Cause Order and was ultimately arrested and brought before the Court. On September 26, 27, and October 12, 2017, Mr. Mouton appeared and testified that he filed bankruptcies on Mr. Corona’s behalf, and signed Mr. Corona’s name on the documents attached as Exhibits A and B without Mr. Corona’s direct permission. Additionally, Mr. Mouton testified that he recalled receiving at least \$8,000 from Ms. Gonzalez from which he subsequently paid \$3,000 to Mr. Robert Beam at Credit Advisors USA and \$3,000 Mr. Paul Kim at Turnkey Mortgage Group for credit repair and loan modification issues .

The documents, collective information and testimony raise serious concerns that Mr. Troy Mouton provided legal advice, engaged in the unauthorized practice of law, prepared or participated in the preparation and filing of deficient, bad faith bankruptcies under Case Nos. 16-34569 and 17-33936, violated the bankruptcy code, including section 110, advocated a course of action designed to result in a dismissal and engaged in a scheme or artifice to defraud the Court.

Based on the above, the Court requires Mr. Robert Beam and Mr. Paul Kim to appear and requests Mr. Kevin Madden to appear at a hearing to be conducted on November 28, 2017 at 2:00 PM and offer testimony regarding Mr. Mouton, American Neighborhood Home Solutions (“ANHS”), Texas Capital Homebuyers (“TCHB”); receipt of funds from Mr. Mouton, ANHS and/or TCHB; any matters surrounding their business transactions with Mr. Mouton, ANHS

and/or TCHB and any information regarding Mr. Mouton, ANHS and/or TCHB's pattern and practice of credit repair, bankruptcy filings or home loan modification work. It is therefore:

ORDERED that a show cause hearing will be held on November 28, 2017 at 2:00 PM in Courtroom 600, 6th floor, Bob Casey Federal Courthouse, 515 Rusk Street, Houston, Texas; and it is further

ORDERED that Mr. Robert Beam and Mr. Paul Kim shall appear and offer testimony regarding Mr. Mouton; American Neighborhood Home Solutions ("ANHS"); Texas Capital Homebuyers ("TCHB"); receipt of funds from Mr. Mouton, ANHS and/or TCHB; any matters surrounding business transactions with Mr. Mouton, ANHS and/or TCHB and any information regarding Mr. Mouton, ANHS and/or TCHB's pattern and practice of credit repair, bankruptcy filings or home loan modification work; and it is further

ORDERED that Mr. Robert Beam and Mr. Paul Kim shall bring with them to this hearing the following information: any all documents, emails, paperwork, material, electronic transmissions and bank records pertaining to (1) Troy Mouton, (2) American Neighborhood Home Solutions, (3) Texas Capital Homebuyers, (4) David Corona, (5) Yadira Gonzalez, (6) the property located at 802 Sandford Lodge Drive, Houston Texas, 77073, and (7) bankruptcy case nos. 16-34569 and 17-33936; and it is further

ORDERED that the Clerk of Court shall send a copy of this Order to Mr. Robert Beam at:

- (1) Credit Advisors USA
5201 Richmond Ave.
Houston, Texas 77056

ORDERED that the Clerk of Court shall send a copy of this Order to Mr. Paul Kim at:

- (1) Turnkey Mortgage Group
5373 W. Alabama Street
Houston, Texas 77056

And it is further

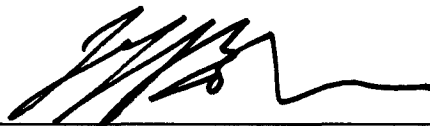
REQUESTED that Mr. Kevin Madden appear and offer testimony regarding Mr. Mouton; American Neighborhood Home Solutions ("ANHS"); Texas Capital Homebuyers ("TCHB"); receipt of funds from Mr. Mouton, ANHS and/or TCHB; any matters surrounding business transactions with Mr. Mouton, ANHS and/or TCHB and any information regarding Mr. Mouton, ANHS and/or TCHB's pattern and practice of credit repair, bankruptcy filings or home loan modification work; and it is further

The United States Trustee, c/o Stephen D. Statham is requested to provide electronic and facsimile notice of this Order and hearing at the following:

- (1) Paul@tkmgrp.com

- (2) 832-217-3140
- (3) kmm@kmaddenlaw.com
- (4) 832-538-0937

SIGNED this 31st day of October, 2017

A handwritten signature in black ink, appearing to read 'Jeff Bohm', written over a horizontal line.

Jeff Bohm
U.S. Bankruptcy Judge

EXHIBIT A



YOLANDA REMER <remer494@gmail.com>

Bk Paperwork

1 message

Amy Rogan <amy@legalnetworkservices.org>
To: remer494@gmail.com

Thu, Nov 19, 2015 at 12:22 PM

Hi Yolanda,

Attached is the paperwork for the BK emergency filing. You can only file these documents at a Federal court house, not a county court house. Since this is just a legal tactic to stop the sale and you are not actually following through with the BK you do not need an attorney. You need to take these documents to the nearest Federal court house and file it. Try to include at least one other debt other than the house. It could be an old medical bill, credit cards, etc. After you file it, take the receipt the court house gives you proving you filed it and fax that to both our attorney and the lender's attorneys. This will stop the sale and give the law group enough time to work out a resolution. Please call me if you have any questions.

—
Amy Rogan
Legal Network Services
<http://legalnetworkservices.org/>

(818) 456-7068 Direct
(888) 339-4811 Ext.# 205 Office
(818) 925-3314 Fax
3255 Cahuenga Blvd. Suite# 300
Los Angeles, CA 90068

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 BK FILING.pdf
2577K

Bankruptcy Information & Instructions

Filing Location: **United States Bankruptcy Court**
District of State/Location

Address: **United States Bankruptcy Court**

Clerk's Office: **Unknown**

Telephone: _____

Office Hours: _____

1. **Credit Counseling Course:** Please go to www.debtorcc.org and take the online counseling course. This will take about 45 minutes to do.
 - a. They will prompt you to create a Username and Password, along with giving them a valid email address. Once you complete the Course, they will email the Certificate directly to you.
 - b. The Counseling Class will cost you \$9.99.
 - c. Certificate should be issued to you within 1 hour after you complete the course. Both of you will *each* receive your own "Certificate of Counseling". Print it out, and attach it with your own "Exhibit D".
2. **Bankruptcy Voluntary Petition:** We have filled out the Petition with all the basic relevant information regarding your contact information, last four digits of your social security number, etc.
 - a. Please *sign* Page 3 of the PDF where it says "Signature(s) of Debtor(s)".
3. **Exhibit D:** *Sign* and *date* Page 2 of the PDF, and as stated above, attach the Certificate below the "Exhibit D".
4. **Creditor Matrix:** Please *sign* and *date* the Creditor Matrix. The only creditor you need to put in is your Mortgage Lender and the Trustee/law firm in charge of the foreclosure. That will be sufficient for now.

In the end, you will have three different documents.

- Voluntary Petition
- Exhibit "D" with the Certificate of Counseling attached
- Creditor Matrix

Make a copy of all the pages, and bring it to the courthouse above. The Chapter 13 filing fee will be **\$281.00**. Submit all the documents, and basically ask the Clerk to "stamp"/conform the copy for your records.

B1 (Official Form 1) (12/11)

UNITED STATES BANKRUPTCY COURT				VOLUNTARY PETITION	
Name of Debtor (if individual, enter Last, First, Middle):			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, City, and State):			Street Address of Joint Debtor (No. and Street, City, and State):		
ZIP CODE			ZIP CODE		
County of Residence or of the Principal Place of Business:			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): Same			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIP CODE					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:					
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistics/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

BJ (Official Form 1) (12/11)

Page 2

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s):	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X _____ Signature of Attorney for Debtor(s) (Date)	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: center;"> _____ (Address of landlord) </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(f)).			

B1 (Official Form 1) (12/11)

Page 3

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s):	
Signatures			
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. (If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (if not represented by attorney)</p> <p>_____ Date</p>		<p style="text-align: center;">Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>	
<p style="text-align: center;">Signature of Attorney*</p> <p>X _____ Signature of Attorney for Debtor(s).</p> <p>_____ Printed Name of Attorney for Debtor(s)</p> <p>_____ Firm Name</p> <p>_____ Address</p> <p>_____ Telephone Number</p> <p>_____ Date</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>		<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____ Signature</p> <p>_____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><small>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</small></p>	
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>			

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re _____
Debtor

Case No. _____
(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

B 1D (Official Form 1, Exh. D) (12/09) – Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____

Date: _____

CREDITOR MATRIX

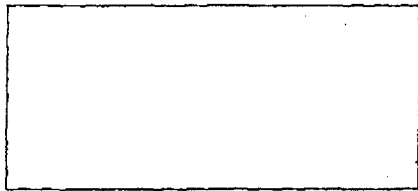
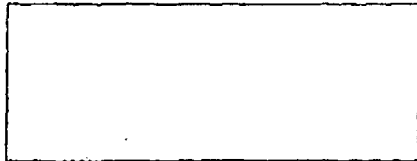


EXHIBIT B

Case 16-31690 Document 33 Filed in TXSB on 10/06/16 Page 14 of 20
 Case 15-36256 Document 1 Filed in TXSB on 11/30/15 Page 1 of 3

BJ (Official Form 1) (12/11)

UNITED STATES BANKRUPTCY COURT		VOLUNTARY PETITION	
Name of Debtor (if individual, enter Last, First, Middle):		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <i>Kemer Yolanda L.</i>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <i>9789</i>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):	
Street Address of Debtor (No. and Street, City, and State): <i>1122 W. Magnolia Dale Dr. Fresno, TX 77545</i>		Street Address of Joint Debtor (No. and Street, City, and State):	
ZIP CODE		ZIP CODE	
County of Residence or of the Principal Place of Business:		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address): Same		Mailing Address of Joint Debtor (if different from street address):	
ZIP CODE		ZIP CODE	
Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE			
Type of Debtor (Form of Organization) (Check one box.)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)	
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:			
Filing Fee (Check one box.)		Chapter 11 Debtors	
<input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,341,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
Statistical/Administrative Information		THIS SPACE IS FOR COURT USE ONLY	
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
Estimated Number of Creditors			
<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000			
Estimated Assets			
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			
Estimated Liabilities			
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			

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 Case 15-36256 Document 1 Filed in TXSB on 11/30/15 Page 2 of 3

B1 (Official Form 1) (12/11)

Page 2

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s):	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X _____ Signature of Attorney for Debtor(s) (Date)	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: center;"> _____ (Address of landlord) </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(f)).			

B1 (Official Form 1) (12/11)

Page 3

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>	Name of Debtor(s):
Signatures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u><i>[Signature]</i></u> Signature of Debtor X <u>115-338-3667</u> Signature of Joint Debtor <u>1127 14015</u> Telephone Number (if not represented by attorney) Date	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. <input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X _____ (Signature of Foreign Representative) _____ (Printed Name of Foreign Representative) _____ Date
Signature of Attorney* X _____ Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date <small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small>	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. _____ Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) _____ Address X _____ Signature _____ Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date	

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Case 15-36256 Document 3 Filed in TXSB on 11/30/15 Page 1 of 2

B 1D (Official Form I, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

David J. Bradley, Clerk of Court

In re Yrland, Remer
Debtor

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

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B ID (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

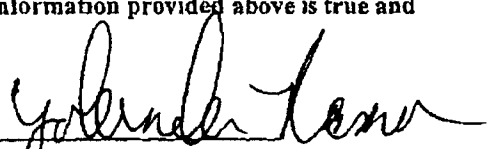
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: 

Date: 11/27/2015

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 Case 15-36256 Document 5 Filed in TXSB on 11/30/15 Page 1 of 1

U.S. Bankruptcy Court
 Southern District of Texas
 FILED

NOV 30 2015

David J. Bradley, Clerk of Court

Fill in the information to identify your case.

Debtor 1	Yolanda Remer		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Southern District of Texas	
Case number (If known)			

☐ Check if this is an amended filing

Official Form B 3A

Application for Individuals to Pay the Filing Fee in Installments

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: Specify Your Proposed Payment Timetable

1. Which chapter of the Bankruptcy Code are you choosing to file under?

- ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☒ Chapter 13

2. You may apply to pay the filing fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then add the payments you propose to pay.

You must propose to pay the entire fee no later than 120 days after you file this bankruptcy case. If the court approves your application, the court will set your final payment timetable.

You propose to pay...

\$ 77.50

☒ With the filing of the petition 12/30/2015

☐ On or before this date..... MM / DD / YYYY

\$ 77.50

On or before this date..... 01/30/2016

\$ 77.50

On or before this date..... MM / DD / YYYY

+ \$ 77.50

On or before this date..... MM / DD / YYYY

On or before this date..... 03/30/2016

On or before this date..... MM / DD / YYYY

Total

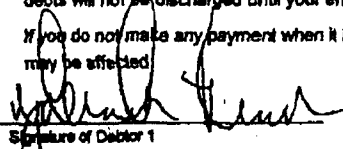
\$ 310.00

◀ Your total must equal the entire fee for the chapter you checked in line 1.

Part 2: Sign Below

By signing here, you state that you are unable to pay the full filing fee at once, that you want to pay the fee in installments, and that you understand that:

- You must pay your entire filing fee before you make any more payments or transfer any more property to an attorney, bankruptcy petition preparer, or anyone else for services in connection with your bankruptcy case.
- You must pay the entire fee no later than 120 days after you first file for bankruptcy, unless the court later extends your deadline. Your debts will not be discharged until your entire fee is paid.
- If you do not make any payment when it is due, your bankruptcy case may be dismissed, and your rights in other bankruptcy proceedings may be affected.

*  *

Signature of Debtor 1

11/30/2015

Date MM / DD / YYYY

Signature of Debtor 2

Date

MM / DD / YYYY

*  *

Your attorney's name and signature, if you used one

Date

MM / DD / YYYY

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 Case 15-36256 Document 5-1 Filed in TXSB on 11/30/15 Page 1 of 1

Fill in the information required by the court.

Debtor 1	Yolanda Remer		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Southern District of Texas	
Case number (if known)			
Chapter filing under:			
<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13			

Order Approving Payment of Filing Fee in Installments

After considering the *Application for Individuals to Pay the Filing Fee in Installments* (Official Form B 3A), the court orders that:

- ☒ The debtor(s) may pay the filing fee in installments on the terms proposed in the application.
☐ The debtor(s) must pay the filing fee according to the following terms:

You must pay...	On or before this date...
\$ 77.50	12/30/2015
	Month / day / year
\$ 77.50	01/30/2016
	Month / day / year
\$ 77.50	02/28/2016
	Month / day / year
+ \$ 77.50	03/30/2016
	Month / day / year
Total	
\$ 310.00	

Until the filing fee is paid in full, the debtor(s) must not make any additional payment or transfer any additional property to an attorney or to anyone else for services in connection with this case.

 Month / day / year

By the court: _____
 United States Bankruptcy Judge

EXHIBIT C

EXHIBIT

1

Timeline re Amy Condit's Involvement with US Legal Network Services

1) **October 2014:** I began working for US Legal Network Services, located at 3255 Cahuenga Blvd West. My position there was telemarketing where I was paid 10 dollars per hour as a 1099 employee. Though my last name is Condit, I am listed as Amy Rogan on the court documents because I was given a faux last name at US Legal Network Services. For jobs that are based primarily over the phone it is common practice to change your last name. All employees there used faux last names.

2) **January 2015:** The person I was telemarketing with for left the Company. I was then put in his position as what was called a case manager. I provided customer service and collected installment payments from the clients I was assigned to help.

3) **March 2015:** Yolanda Remer (the Bankrupt party) reached out to US Legal Network Services to assist her with help in avoiding foreclosure on her house. She originally spoke with John Fisher who took her request for assistance and put her into our system.

Any time I spoke to a client, I let them know in the beginning that I was not a lawyer to avoid confusion. I, then, had conversations with the clients assigned to me and explained from a written script what US Legal Network Services was going to try to do for them and arranged the schedule of payments. Yolanda Remer would have been no treated no differently.

4) **November 19, 2015:** This was the last day that I was actually in the office. Two of the people I worked for at US Legal Network Services, Nicki G. and Roy E., came to my desk and said that Yolanda was going to a foreclosure sale the next day and to prepare her for bankruptcy.

"Prepping" is meant to give the client the phone number for an outside bankruptcy attorney that does emergency bankruptcies. I was instructed if they can't afford to hire an attorney to send the client a standard email template and bankruptcy packet. I was told to use this email template and packet prepared by the Senior Case Manager, Erin Richards, so they could file themselves. I did not write or prepare the email template and did not recognize the legal importance of it until after I was arrested on the bench warrant.

5) The same day, I forwarded the standard email template and bankruptcy packet to Yolanda Remer. After that I did not hear from her again. This was also the last day that I worked in the office of US Legal Network Services. My experiences there were awful. I hated going to work because of some of the employees there. The atmosphere was bad.

6) **December 1, 2015:** The day that I left work in November was the last day I was in the office but this was my official last day. My manager, Chris Johnson, called me to see if I was returning to work. I told him I was not.

7) **Fall 2016:** Roughly 8-10 months later, I received a voicemail from a gentleman who said he worked for the Texas Bankruptcy Trustee's Office asking about US Legal Network Services. I don't recall his name. I was confused by the call because it came so long after I left that company. I did not understand why he would have been calling me because I only was a customer

service/sales representative for US Legal Network Services, and, I had never been involved with anything to do with Texas to my knowledge. I clearly misunderstood the point of the call, and, I assumed this was the company's business that I was no longer involved with.

8) March 22, 2017: Around 9:00 a.m., 4 US Marshall cars pulled up to my house. One blocked my driveway. My son was helping me carry stuff to my car so I could go to work. The Marshalls started racing towards me. At first, I thought I was about to be attacked and robbed by a gang. I was taken to the Federal Courthouse in Los Angeles where I was kept in a holding cell. I was taken before a US Magistrate and told that I was being held on a "Bench Warrant" and I posted a \$10,000 bond. I soon realized what the phone call had been about, and, I am sorry I did not understand earlier.

M Fwd: ATTN: Clarence Walker x Google x

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unread) - any **N** Netflix **S** Shopping Bag - Kohl's **P** PayPal: Summary **S** Shutters By Home Decor

EXHIBIT

2

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Move to Inbox

More

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2 of 2 <

Fwd: ATTN: Clarence Walker, Stopping the Sale Date with Emergency BK Filing

People



Erin I

9/14/15

Add

Erin Richards Erin@uslegalnetwork.com via bounce.secureserver.net

to markj.uslegal, amy, taylor

Forwarded message

From: **Erin Richards** <Erin@uslegalnetwork.com>
Date: Wed, Sep 2, 2015 at 2:28 PM
Subject: ATTN: Clarence Walker, Stopping the Sale Date with Emergency BK Filing
To: kathay40@yahoo.com

Attached is the paperwork for the BK emergency filing. You can only file these documents at a Federal court house, not a county court house. Since this is just a legal tactic to stop the sale and you are not actually following through with the BK you do not need an attorney. You want to file chapter 7, because it is easier to do than a 13. You need to take these documents to the nearest Federal court house and file it. Try to include at least one other debt other than the house. It could be an old medical bill, credit cards, etc. After you file it, take the receipt the court house gives you proving you filed it and fax that to both our attorney and the lender's attorneys. This will stop the sale and give the law firm enough time to work out a resolution. Please call me if you have any questions.

Here is the nearest Federal Courthouse where this bankruptcy must be filed:

280 S 1st St #3035, San Jose, CA 95113
(408) 278-7500

- With Best Regards,

Erin Richards
Senior Case Manager
Direct: (818) 334-6658
E-mail: erin@uslegalnetwork.com

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2 of 2 <

credit cards, etc. After you file it, make the receipt the court house gives you proving you filed it and fax that to court our attorney and the lender's attorneys. This will stop the sale and give the law firm enough time to work out a resolution. Please call me if you have any questions.

Here is the nearest Federal Courthouse where this bankruptcy must be filed:

280 S 1st St #3035, San Jose, CA 95113
(408) 278-7500

With Best Regards,

Erin Richards

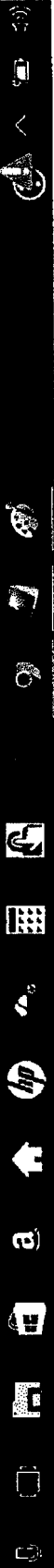
Senior Case Manager

Direct: (818) 334-6658

E-mail: erin@uslegalnetwork.com

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EXHIBIT

3

Yolanda Remer - uslegal: x roy data services - Goog x

s://mail.google.com/mail/u/0/#search/yolanda/1517e55d5f906514

unread) - amj Netflix Shopping Bag - Kohl's PayPal: Summary Shutterfly By Home De

yolanda



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Move to Inbox More



Yolanda Remer Inbox x

People



Chris Johnston Chris@uslegalnetwork.com via bounce.secureserver.net

to Amy

Hi Amy,

Were you able to speak with client in regards to balance of \$1600? Roy is concerned as they just got sale date cancelled that was scheduled for this Wednesday. He wants to get lawsuit filed so that we have something prepared should another sale get scheduled for the beginning of January. The only thing holding it back is the due balance.

Thanks,
Chris

12/7/15



Chris

Add 1



Amy Rogan <amy@legalnetworkservices.org>

to Chris

Ok I will call her thank you!

12/7/15



Chris

Add 1



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Details